

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Bandel, James Jay		Name of Joint Debtor (Spouse) (Last, First, Middle): Bandel, Sandra Elizabeth
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-4167		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0056
Street Address of Debtor (No. and Street, City, and State): 431 Tara Lane Addison, IL <div style="text-align: right; font-size: small;">ZIP Code 60101</div>		Street Address of Joint Debtor (No. and Street, City, and State): 431 Tara Lane Addison, IL <div style="text-align: right; font-size: small;">ZIP Code 60101</div>
County of Residence or of the Principal Place of Business: DuPage		County of Residence or of the Principal Place of Business: DuPage
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Bandel, James Jay

Bandel, Sandra Elizabeth

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of Illinois**

Case Number:

88 B 03967

Date Filed:

3/11/88

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Lawrence W. Lobb

Signature of Attorney for Debtor(s)

Lawrence W. Lobb

March 25, 2015

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Bandel, James Jay
Bandel, Sandra Elizabeth

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James Jay Bandel

Signature of Debtor **James Jay Bandel**

X /s/ Sandra Elizabeth Bandel

Signature of Joint Debtor **Sandra Elizabeth Bandel**

Telephone Number (If not represented by attorney)

March 25, 2015

Date

Signature of Attorney*

X /s/ Lawrence W. Lobb

Signature of Attorney for Debtor(s)

Lawrence W. Lobb 6293245

Printed Name of Attorney for Debtor(s)

Drendel & Jansons Law Group

Firm Name

111 Flinn St.

Batavia, IL 60510

Address

Email: **lwl@batavialaw.com**

630-406-5440 Fax: 630-406-6179

Telephone Number

March 25, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **James Jay Bandel
Sandra Elizabeth Bandel**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James Jay Bandel
James Jay Bandel

Date: March 25, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **James Jay Bandel
Sandra Elizabeth Bandel**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sandra Elizabeth Bandel

Sandra Elizabeth Bandel

Date: March 25, 2015

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel,**
Sandra Elizabeth Bandel

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	329,000.00		
B - Personal Property	Yes	4	32,820.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		338,885.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,521.48	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21		317,674.77	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,391.55
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,117.91
Total Number of Sheets of ALL Schedules		36			
Total Assets			361,820.00		
Total Liabilities				659,081.25	

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel,**
Sandra Elizabeth Bandel

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,521.48
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	171,292.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	173,813.48

State the following:

Average Income (from Schedule I, Line 12)	8,391.55
Average Expenses (from Schedule J, Line 22)	8,117.91
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	8,497.30

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		6,751.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,521.48	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		317,674.77
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		324,425.77

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: Single family home Location: 431 N. Tara Lane, Addison, IL 60101	Fee simple	J	329,000.00	316,384.00

Sub-Total > **329,000.00** (Total of this page)

Total > **329,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: Chase Bank (ending-3390) Location: Chase Bank, 1600 W Lake Street, Addison, IL 60101	J	10.00
		Checking Account: US Bank (ending-6082) Location: US Bank, 1600 W Lake Street, Addison, IL 60101	J	200.00
		Savings Account: US Bank (ending-6485) Location: US Bank, 1600 W Lake Street, Addison, IL 60101	J	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Furniture Location: 431 N. Tara Lane, Addison, IL 60101	J	2,300.00
		Misc. Appliances Location: 431 N. Tara Lane, Addison, IL 60101	J	1,200.00
		Misc. Household Furnishings Location: 431 N. Tara Lane, Addison, IL 60101	J	500.00
		Misc. Electronics Location: 431 N. Tara Lane, Addison, IL 60101	J	500.00
		Office: Desktop computer, computer desk, file cabinet Location: 431 N. Tara Lane, Addison, IL 60101	J	200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. Books & Music Location: 431 N. Tara Lane, Addison, IL 60101	J	100.00

Sub-Total > **5,020.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Misc. Wearing Apparel Location: 431 N. Tara Lane, Addison, IL 60101	J	600.00
7. Furs and jewelry.		Misc. Jewelry Location: 431 N. Tara Lane, Addison, IL 60101	J	2,500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance: Life Insurance through Illinois Education Association Location: NEA Insurance	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **3,100.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Tax Refund Est: Property tax, mortgage interest	J	3,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2007 Mitsubishi Raider pick-up truck (22,660 miles; very good condition) Location: 431 N. Tara Lane, Addison, IL 60101	J	5,950.00
		Auto: 2013 Hyundai Sonata (15,100 miles; very good condition) Location: 431 N. Tara Lane, Addison, IL 60101	J	15,750.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **24,700.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **32,820.00**

(Report also on Summary of Schedules)

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: Single family home	735 ILCS 5/12-901	12,616.00	329,000.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account: Chase Bank (ending-3390)	735 ILCS 5/12-1001(b)	10.00	10.00
Location: Chase Bank, 1600 W Lake Street, Addison, IL 60101			
Checking Account: US Bank (ending-6082)	735 ILCS 5/12-1001(b)	200.00	200.00
Location: US Bank, 1600 W Lake Street, Addison, IL 60101			
Savings Account: US Bank (ending-6485)	735 ILCS 5/12-1001(b)	10.00	10.00
Location: US Bank, 1600 W Lake Street, Addison, IL 60101			
Household Goods and Furnishings			
Misc. Household Furnishings	735 ILCS 5/12-1001(b)	430.00	500.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Misc. Electronics	735 ILCS 5/12-1001(b)	500.00	500.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Office: Desktop computer, computer desk, file cabinet	735 ILCS 5/12-1001(b)	200.00	200.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Wearing Apparel			
Misc. Wearing Apparel	735 ILCS 5/12-1001(a)	600.00	600.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Furs and Jewelry			
Misc. Jewelry	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Location: 431 N. Tara Lane, Addison, IL 60101			
Interests in Insurance Policies			
Insurance: Life Insurance through Illinois Education Association	215 ILCS 5/238	0.00	0.00
Location: NEA Insurance			
Other Contingent and Unliquidated Claims of Every Nature			
Tax Refund Est: Property tax, mortgage interest	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
Auto: 2007 Mitsubishi Raider pick-up truck	735 ILCS 5/12-1001(c)	4,800.00	5,950.00
(22,660 miles; very good condition)	735 ILCS 5/12-1001(b)	1,150.00	
Location: 431 N. Tara Lane, Addison, IL 60101			

Total: **26,016.00** **342,470.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx7560							
Chase Manhattan Mortgage Attn: Bankruptcy Dept 3415 Vision Dr Columbus, OH 43219	J						
		Opened 6/01/10 Last Active 12/31/14 First Mortgage Residence: Single family home Location: 431 N. Tara Lane, Addison, IL 60101 Value \$ 329,000.00				316,384.00	0.00
Account No. xxxxxxxxxxxxxx1000							
Santander Consumer USA P.O. Box 961245 Ft. Worth, TX 76161	J						
		Opened 11/01/13 Last Active 1/02/15 Auto: 2013 Hyundai Sonata (15,100 miles; very good condition) Location: 431 N. Tara Lane, Addison, IL 60101 Value \$ 15,750.00				22,501.00	6,751.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						338,885.00	6,751.00
Total (Report on Summary of Schedules)						338,885.00	6,751.00

0 continuation sheets attached

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2012 unpaid income tax					
Internal Revenue Service P.O. Box 9012 Holtsville, NY 11742-9012	J					X		0.00
						2,521.48	2,521.48	
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							2,521.48	2,521.48
Total								0.00
(Report on Summary of Schedules)							2,521.48	2,521.48

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. x6274 Advocate Medical Group-Cardiology 75 Remittance Dr. Suite 1773 Chicago, IL 60675-1773		J	01/1/2013 Medical bill				1,883.44
Account No. xxxxxxxxxxxx5513 American Express P.O. Box 3001 16 General Warren Blvd. Malvern, PA 19355		H	Opened 11/01/11 Last Active 1/13/13 Credit card purchases				249.00
Account No. xxxxxxxxxxxx9544 Best Buy Credit Services P.O. Box 688911 Des Moines, IA 50368-8911		J	Date Opened: Last Used: 01/1/2013 Credit card purchases				440.67
Account No. xxxxxxxxxxxx0796 Bill Me Later P.O. Box 105658 Atlanta, GA 30348-5658		H	01/1/2013 Other Debt Online payment service, not really a credit card, more like a line of credit				2,364.95
Subtotal (Total of this page)							4,938.06

20 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxx3705 Bill Me Later P.O. Box 105658 Atlanta, GA 30348-5658	W	01/1/2013 Other debt online payment service- not a credit card, more like a line of credit				554.95
Account No. xxxxxxxxx2167 Cach, LLC Attention: Bankruptcy Dept. 4340 South Monaco St., 2nd Floor Denver, CO 80237	W	Opened 11/01/13 Collection				470.00
Account No. xxxx0372 Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr., Suite 400 Valhalla, NY 10595	H	Opened 8/01/14 Collection				2,883.00
Account No. xxxxxxxxxxx2914 Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130	H	Opened 1/01/08 Last Active 3/15/13 Credit card purchases				6,462.00
Account No. xxxxxxxxxxx7838 Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130	W	Opened 12/01/03 Last Active 3/21/13 Credit card purchases				5,941.00
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 16,310.95

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx7838 Capital One PO Box 6492 Carol Stream, IL 60197-6492	W	Date Opened: Last Used: 01/1/2013 Credit card purchases				5,562.44
Account No. xxxxxxxxxxxx1954 Capital One P.O. Box 52530 Carol Stream, IL 60196	W	Opened 8/25/07 Last Active 10/02/07 Credit card purchases				Unknown
Account No. xx-x0606 Capital One Bank Blitt and Gaines, P.C. 661 Glenn Avenue Wheeling, IL 90090	H	01/1/2010 Credit card purchases				6,172.12
Account No. xxxxxxxxxx-xxX-376 Carsons P.O. Box 659813 San Antonio, TX 78265-9113	H	Date Opened: Last Used: 01/1/2013 Credit card purchases				843.44
Account No. xxxxxxxxxxxx0324 Chase Cardmember Service PO Box 15153 Wilmington, DE 19886-5153	W	Date Opened: Last Used: 01/1/2013 Credit card purchases				5,206.66
Sheet no. 2 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 17,784.66

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx2245 Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	H	Date Opened: Last Used: 01/1/2013 Credit card purchases				6,723.38
Account No. xxxxxxxxxxxx2717 Chase Bank P.O. Box 15153 Wilmington, DE 19886-5153	J	Date Opened: Last Used: 01/1/2013 Credit card purchases				2,434.09
Account No. xxxxxxxxxxxx7332 Chase Bank P.O. Box 15153 Wilmington, DE 19886-5153	W	Date Opened: Last Used: 01/1/2013 Credit card purchases				6,969.65
Account No. xxxxxxxxxxxx7332 Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	J	Opened 6/01/02 Last Active 3/03/13 Credit card purchases				6,969.00
Account No. xxxxxxxxxxxx2245 Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	H	Opened 2/01/10 Last Active 3/15/13 Credit card purchases				6,723.00
Sheet no. <u>3</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						29,819.12

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx0324 Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	J	Opened 4/01/08 Last Active 3/19/13 Credit card purchases				5,206.00
Account No. xxxxxxxxxxxx2717 Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	H	Opened 4/01/08 Last Active 3/21/13 Credit card purchases				2,434.00
Account No. xxxxx8364 Children's Book of the Month Club P.O. Box 916400 Rantoul, IL 61866-6400	W	01/1/2013 Book club purchases				28.91
Account No. xxxx8639 Choice Recovery P.O. Box 20790 Columbus, OH 43220	W	Opened 5/01/12 Last Active 1/21/13 Collection				22.00
Account No. 2567 Citi Bank/AAadvantage Citi Cards Processing Center Des Moines, IA 50363	H	Credit card purchases				10,321.33
Sheet no. 4 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 18,012.24

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx1629 Citi Cards P.O. Box 45129 Jacksonville, FL 32232	H	Opened 6/01/07 Last Active 3/06/13 Charge Account				1,035.00
Account No. xxxxxxxxxxxx1394 Comcast P.O. Box 3001 Southeastern, PA 19398-3001	J	12/1/2014 Utility service				205.74
Account No. xxxxxx7000 ComEd P.O. Box 6111 Carol Stream, IL 60197-6111	J	02/1/2015 Utility service				333.16
Account No. xxxxx0537 Comenity Bank Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125	W	Opened 1/01/12 Last Active 1/01/15 Charge Account				292.00
Account No. xxxxx xxxx5632 Comenity Bank/Lane Bryant Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218	W	Opened 10/01/95 Last Active 9/05/06 Charge Account				Unknown
Sheet no. 5 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,865.90

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx1376 Comenity-Carson's P.O. Box 659813 San Antonio, TX 78265-9113	W	Date Opened: Last Used: 01/1/2013 Credit card purchases				843.44
Account No. xxxxxxxxxxxx7293 Comenity-Marathon P.O. Box 659584 San Antonio, TX 78265-9584	H	Date Opened: Last Used: 01/1/2013 Credit card purchases				404.07
Account No. xxxxx0537 Comenity-Woman Within P.O. Box 659728 San Antonio, TX 78265-9728	W	Date Opened: 06/1/2004 Last Used: 06/1/2014 Credit card purchases				326.16
Account No. xxxxxxxxxxxx3605 Credit One Bank P.O. Box 60500 City of Industry, CA 91716-0500	W	Date Opened: Last Used: 01/1/2013 Charge Account				1,471.21
Account No. xxx9084 Creditors Collection B 755 Almar Pkwy. Bourbonnais, IL 60914	W	Opened 4/01/13 Collection				121.00
Sheet no. <u>6</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,165.88

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxxxxxxxxxxxxxxxxxxx0926	W		Opened 9/01/11 Last Active 1/31/15 Educational				24,719.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0824	W		Opened 8/01/12 Last Active 1/31/15 Educational				20,935.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0826	W		Opened 8/01/13 Last Active 1/31/15 Educational				14,588.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0829	W		Opened 8/01/14 Last Active 1/31/15 Educational				13,875.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0719	W		Opened 7/01/06 Last Active 12/29/09 Educational				13,366.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Sheet no. <u>7</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	87,483.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxxxxxxxxxxxxxxxxxxx0621	W		Opened 6/01/11 Last Active 1/31/15 Educational				10,130.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0712	W		Opened 7/01/07 Last Active 12/29/09 Educational				9,697.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0412	W		Opened 4/01/07 Last Active 12/29/09 Educational				9,651.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0915	W		Opened 9/01/08 Last Active 1/31/15 Educational				5,992.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Account No. xxxxxxxxxxxxxxxxxxxx0327	W		Opened 3/01/14 Last Active 1/31/15 Educational				5,893.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773								
Sheet no. <u>8</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	41,363.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxxxxxxxxxxxxxxxx0710	W	Opened 7/01/09 Last Active 1/31/15 Educational				5,745.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773							
Account No. xxxxxxxxxxxxxxxxxxxx1118	W	Opened 11/01/14 Last Active 1/31/15 Educational				5,162.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773							
Account No. xxxxxxxxxxxxxxxxxxxx0712	W	Opened 7/01/07 Last Active 12/29/09 Educational				4,791.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773							
Account No. xxxxxxxxxxxxxxxxxxxx0926	W	Opened 9/01/12 Last Active 1/31/15 Educational				3,485.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773							
Account No. xxxxxxxxxxxxxxxxxxxx0318	W	Opened 3/01/11 Last Active 1/31/15 Educational				2,834.00	
Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773							
Sheet no. <u>9</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	22,017.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxxxxxx0509 Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773	W	Opened 5/01/14 Last Active 1/31/15 Educational				2,580.00
Account No. xxxxxxxxxxxxxxxxx0827 Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773		Opened 8/01/12 Last Active 1/31/15 Educational				2,562.00
Account No. xxxxxxxxxxxxxxxxx0318 Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773		Opened 3/01/11 Last Active 1/31/15 Educational				1,775.00
Account No. xxxxxxxxxxxxxxxxx0509 Dept Of Ed./Navient P.O. Box 9635 Wilkes Barre, PA 18773		Opened 5/01/14 Last Active 1/31/15 Educational				1,247.00
Account No. xxxxx4344 DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159	H	01/1/2011 Medical services				790.82
Sheet no. <u>10</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,954.82

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx7094 Edfinancial Services P.O. Box 36014 Knoxville, TN 37930-6014	W	01/1/2004 Educational				12,916.07
Account No. xxx2559 Edfinancial Services 120 N Seven Oaks Dr. Knoxville, TN 37922	W	Opened 5/26/04 Last Active 1/31/15 Educational				12,265.00
Account No. xxxxxx9500 Edward Hospital P.O. Box 4207 Carol Stream, IL 60197-4207	H	06/1/2013 Medical services				1,831.71
Account No. unknown Edward Paloyan, M.D. 333 Chestnut Street Suite L03 Hinsdale, IL 60521	W	01/1/2012 Medical services				121.20
Account No. xxxx9682 Elmhurst Anesthesiologist P.O. Box 87916 Carol Stream, IL 60188	W	08/31/2012 Medical services				213.54
Sheet no. <u>11</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 27,347.52

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx8900 Elmhurst Emergency Medical Services P.O. Box 366 Hinsdale, IL 60522	W	01/1/2012 Medical services				45.60
Account No. xxxxxxxxxxxx/xxxxxxxx/xxx9679 Elmhurst Memorial Hospital P.O. Box 4052 Carol Stream, IL 60197-4052		01/1/2012 Medical services				1,087.88
Account No. xxxxxxx4964 Elmhurst Memorial Hospital P.O. Box 4052 Carol Stream, IL 60197-4052	H	01/1/2012 Medical services				237.57
Account No. xxxxxxxx2359 Elmhurst Memorial Hospital P.O. Box 4052 Carol Stream, IL 60197-4052	H	03/23/2013 Medical services				35.03
Account No. xxxxxxxxxxxx6554 Elmhurst Memorial Primary Care 25847 Network Place Chicago, IL 60673-1258	W	01/1/2012 Medical services				336.48
Sheet no. 12 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,742.56

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx0200 Exxon Mobil Attn.: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64195	J	Opened 10/01/01 Last Active 3/08/13 Credit card purchases				1,142.00
Account No. x0461 GE Capital Retail Bank/JC Penney P.O. Box 960090 Orlando, FL 32896-0090	J	Date Opened: Last Used: 01/1/2013 Charge Account				2,984.29
Account No. xxxxxxxxxxxx7179 GE Capital Retail Bank/Lowe's P.O. Box 530914 Atlanta, GA 30353-0914	H	Date Opened: Last Used: 01/1/2013 Charge Account				655.54
Account No. xxxxxxxxxxxx9649 GE Capital Retail Bank/Old Navy P.O. Box 530942 Atlanta, GA 30353-0942	W	Date Opened: 01/1/2012 Last Used: 01/1/2013 Charge Account				469.64
Account No. xxxxxxxxxxxx7564 GE Capital Retail Bank/Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942	W	Date Opened: Last Used: 01/1/2013 Charge Account				1,175.91
Sheet no. <u>13</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,427.38

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx1175 GE Capital Retain Bank P.O. Box 530927 Atlanta, GA 30353-0927	H	Date Opened: Last Used: 01/1/2013 Charge Account				2,882.66
Account No. xxxxxxxxxxxx6044 GECapital Retail Bank/Walmart P.O. Box 530927 Atlanta, GA 30353-0927	W	Date Opened: Last Used: 01/1/2013 Charge Account				896.70
Account No. xxxxxxxx0001 I.C. System, Inc. 444 Highway 96 East P.O. Box 64378 Saint Paul, MN 55164	W	Opened 8/01/14 Collection				112.00
Account No. xxxx2478 Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477	H	Opened 10/01/13 Collection				888.00
Account No. xxxx1511 Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477	H	Opened 3/01/14 Collection				232.00
Sheet no. <u>14</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,011.36

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx6166 Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477	H	Opened 6/01/14 Collection				180.00
Account No. xxxx1740 Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477	W	Opened 3/01/13 Collection				124.00
Account No. xxx7899 ISAC Isac/Attn: Bankruptcy Department 1755 Lake Cook Road Deerfield, IL 60015	W	Opened 5/01/04 Last Active 7/21/05 Educational				Unknown
Account No. xxxxxxxxxxxx9235 Kohl's N56 W 17000 Ridgewood Dr. Menomonee Falls, WI 53051	J	Opened 6/01/05 Last Active 3/03/13 Charge Account				2,619.00
Account No. xxxxxxxx0100 Macy's Dept Store National Bank Bankruptcy Processing P.O. Box 8053 Mason, OH 45040	J	Date Opened: Last Used: 12/18/2014 Charge Account				75.00
Sheet no. 15 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,998.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx1020 Macy's Dept Store National Bank 9111 Duke Blvd. Mason, OH 45040	J	Opened 10/01/93 Last Active 12/21/14 Charge Account				159.00
Account No. xxxxxxxxxx9682 Medical Business Bureau, LLC P.O. Box 1219 Park Ridge, IL 60068-7219	W	Opened 6/01/13 Collection				111.00
Account No. xxxxxxxxxx7713 Medical Business Bureau, LLC P.O. Box 1219 Park Ridge, IL 60068-7219	W	Opened 6/01/13 Collection				102.00
Account No. xxxxxx0171 Merchants' Credit Guide Co. 223 W Jackson St. Suite 400 Chicago, IL 60606	W	Medical services				152.00
Account No. xxxxxx1022 Midland Funding, LLC 8875 Aero Dr. Suite 200 San Diego, CA 92123	W	Opened 1/01/14 Collection				1,533.00
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,057.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0957 Midland Funding, LLC 8875 Aero Dr. Suite 200 San Diego, CA 92123	H	Opened 3/01/14 Collection				484.00
Account No. xxxxxxxxxxx3186 Nationwide Bank One Nationwide Plaza Columbus, OH 43215-2220	H	Opened 10/01/10 Last Active 7/29/13 Credit card purchases				5,548.00
Account No. xx2227 Nationwide Credit & Collection, Inc 815 Commerce Drive Suite 100 Oak Brook, IL 60523	H	Opened 8/01/14 Collection				40.00
Account No. xxxxxxx0003 Nicor Gas P.O.Box 2020 Aurora, IL 60507-2020	J	11/26/2014 Utility service				145.49
Account No. xxxxxx4551 Northwest Collectors 3601 Algonquin Rd. Suite 23 Rolling Meadows, IL 60008	H	Opened 9/01/12 Collection				95.00
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,312.49

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx2914 Orchard Bank HSBC Card Services P.O. Box 71104 Charlotte, NC 28272-1104	H	Date Opened: Last Used: 01/1/2013 Credit card purchases				5,650.91
Account No. xxxx6144 Pellettieri 991 Oak Creek Drive Lombard, IL 60148	W	Medical services				108.00
Account No. xxxxxxxxxxxx9046 Portfolio Recovery Associates Attn: Bankruptcy Dept. P.O. Box 41067 Norfolk, VA 23541	W	Opened 11/01/13 Collection				2,984.00
Account No. xxxxxxxxxxxx6044 Portfolio Recovery Associates Attn: Bankruptcy Dept. P.O. Box 41067 Norfolk, VA 23541	W	Opened 8/01/14 Collection				897.00
Account No. xxxxxxxx3518 Publishers Clearing House P.O. Box 6344 Harlan, IA 51593-1844	H	02/25/2013 Other Debt order by mail on credit				60.88
Sheet no. <u>18</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						9,700.79

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx0393 Sears P.O. Box 183081 Columbus, OH 43218-3081	H	Date Opened: Last Used: 01/1/2013 Charge Account				1,350.15
Account No. xxxxxxxxxxxx7644 Sears P.O. Box 183081 Columbus, OH 43218-3081	W	Date Opened: Last Used: 01/1/2013 Charge Account				1,466.56
Account No. xxxxxxxxxxxxxxxxxxxxxx0710 SLM Financial Corp. 11100 USA Pkwy. Fishers, IN 46037	W	Opened 7/01/09 Last Active 12/29/09 Educational				Unknown
Account No. xxxxxxxxxxxxxxxxxxxxxx0915 SLM Financial Corp. 11100 USA Pkwy. Fishers, IN 46037	W	Opened 9/01/08 Last Active 9/01/09 Educational				Unknown
Account No. xxxxxxxxxxxxxxxxxxxxxx0915 SLM Financial Corp. 11100 USA Pkwy. Fishers, IN 46037	W	Opened 9/01/08 Last Active 9/01/09 Educational				Unknown
Sheet no. <u>19</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						2,816.71

B6F (Official Form 6F) (12/07) - Cont.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9788 Surgeons Ltd. Office 1200 S. York Road Ste. 4220 Elmhurst, IL 60126-5632	W	06/1/2013 Medical services				63.00
Account No. xxxxxxxxxxxx1629 The Home Depot Processing Center Des Moines, IA 50364-0500	H	Date Opened: Last Used: 01/1/2013 Charge Account				982.73
Account No. xxxxx1657 Von Maur 6565 Brady Street Davenport, IA 52806-0396	W	Date Opened: Last Used: 12/7/2014 Charge Account				313.60
Account No. xxx1657 Von Maur Attn: Credit Dept 6565 Brady St. Davenport, IA 52806	W	Opened 3/23/96 Last Active 12/02/14 Charge Account				167.00
Account No. x5095 Wheaton Eye Clinic 2015 North Main Street Wheaton, IL 60187-3152	H	11/13/2013 Medical services				20.00
Sheet no. 20 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,546.33
(Report on Summary of Schedules)						Total 317,674.77

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **James Jay Bandel,
Sandra Elizabeth Bandel**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 James Jay Bandel

Debtor 2 Sandra Elizabeth Bandel
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
- ☒ Not employed

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

School Nurse

Addison School District 4

222 Kennedy Drive
Addison, IL 60101

13 Years, 0 Months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>5,484.16</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>5,484.16</u>

Debtor 1 **James Jay Bandel**
Debtor 2 **Sandra Elizabeth Bandel**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 5,484.16
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 684.22
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 515.52
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 710.42
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 78.00
5h. Other deductions. Specify: <u>dental</u>	5h.+ \$ 0.00	+ \$ 52.18
<u>Life Insurance</u>	\$ 0.00	\$ 84.00
<u>THIS</u>	\$ 0.00	\$ 55.94
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 2,180.28
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 3,303.88
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 2,033.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 3,054.67	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 5,087.67	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,087.67	+ \$ 3,303.88 = \$ 8,391.55
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 8,391.55 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 James Jay Bandel

Debtor 2 Sandra Elizabeth Bandel
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

36

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No ☒ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,348.71

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 550.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **James Jay Bandel**
Debtor 2 **Sandra Elizabeth Bandel**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>325.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>167.20</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>257.00</u>
6d. Other. Specify: <u>cell phone</u>	6d. \$	<u>50.00</u>
<u>home alarm</u>	\$	<u>49.00</u>
7. Food and housekeeping supplies	7. \$	<u>1,000.00</u>
8. Childcare and children's education costs	8. \$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>250.00</u>
10. Personal care products and services	10. \$	<u>290.00</u>
11. Medical and dental expenses	11. \$	<u>600.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>150.00</u>
14. Charitable contributions and religious donations	14. \$	<u>145.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>30.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>234.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Taxes on pensions IMRF; sheet metal worker's union</u>		
	16. \$	<u>670.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>602.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
18. \$		<u>0.00</u>
19. Other payments you make to support others who do not live with you.		
19. \$		<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: <u>School Books</u>		
	21. +\$	<u>50.00</u>
<u>School-Master's Program expenses</u>		
	+\$	<u>50.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<u>8,117.91</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>8,391.55</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>8,117.91</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
	23c. \$	<u>273.64</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes.		
Explain: <div style="border: 1px solid black; padding: 5px; display: inline-block;">Joint debtor will graduate in May 2015 and then student loans will need to be paid thereby increasing expenses.</div>		

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel**
Sandra Elizabeth Bandel

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 25, 2015

Signature /s/ James Jay Bandel
James Jay Bandel
Debtor

Date March 25, 2015

Signature /s/ Sandra Elizabeth Bandel
Sandra Elizabeth Bandel
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel**
Sandra Elizabeth Bandel

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,484.16	2015 Wife Addison School District 4
\$67,777.32	2014 Wife Addison School District 4
\$62,884.80	2013 Wife Addison School District 4

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2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,824.34	2015 Husband IMRF Retirement
\$35,231.27	2014 Husband IMRF Retirement
\$34,506.80	2013 Husband IMRF Retirement
\$285.00	2015 Husband Sheet Metal Workers Local 73
\$1,710.00	2014 Husband Sheet Metal Workers Local 73
\$1,710.00	2013 Husband Sheet Metal Workers Local 73
\$2,033.00	2015 Husband Social Security
\$23,988.00	2014 Husband Social Security
\$23,640.00	2013 Husband Social Security

3. Payments to creditors

None

☐ Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Mortgage PO Box 9001871 Louisville, KY 40290-1871	11/1/2014, 12/1/2014, 1/1/2015	\$7,307.31	\$316,623.13
Santander Consumer USA PO Box 105255 Atlanta, GA 30348-5255	11/4/2014, 12/4/2014, 1/4/2015	\$3,611.82	\$22,600.00

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Portfolio Recovery v. Sandra Bandel 2014SC005924	Collection	18th Judicial Circuit - DuPage Co. 505 N. County Farm Road Wheaton, IL 60187	Judgment

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Lutheran Church of St. Luke Rush Street & Washington Itasca, IL 60143	Church Members	01/1/2014	Weekly contributions to church Value: 800.00

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Drendel & Jansons Law Group 111 Flinn St. Batavia, IL 60510	02/04/2015	\$1500.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

B7 (Official Form 7) (04/13)

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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B7 (Official Form 7) (04/13)

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

B7 (Official Form 7) (04/13)

8

22. Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 25, 2015

Signature /s/ James Jay Bandel
James Jay Bandel
Debtor

Date March 25, 2015

Signature /s/ Sandra Elizabeth Bandel
Sandra Elizabeth Bandel
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel**
Sandra Elizabeth Bandel

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Chase Manhattan Mortgage	Describe Property Securing Debt: Residence: Single family home Location: 431 N. Tara Lane, Addison, IL 60101
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Pay according to the original agreement</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Santander Consumer USA	Describe Property Securing Debt: Auto: 2013 Hyundai Sonata (15,100 miles; very good condition) Location: 431 N. Tara Lane, Addison, IL 60101
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Pay according to the original agreement</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **March 25, 2015**

Signature **/s/ James Jay Bandel**
James Jay Bandel
Debtor

Date **March 25, 2015**

Signature **/s/ Sandra Elizabeth Bandel**
Sandra Elizabeth Bandel
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel**
Sandra Elizabeth Bandel

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,500.00</u>
Prior to the filing of this statement I have received	\$	<u>1,500.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 25, 2015

/s/ Lawrence W. Lobb

Lawrence W. Lobb
Drendel & Jansons Law Group
111 Flinn St.
Batavia, IL 60510
630-406-5440 Fax: 630-406-6179
lwl@batavialaw.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **James Jay Bandel**
Sandra Elizabeth Bandel

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Jay Bandel
Sandra Elizabeth Bandel

Printed Name(s) of Debtor(s)

X **/s/ James Jay Bandel**

Signature of Debtor

March 25, 2015

Date

Case No. (if known)

X **/s/ Sandra Elizabeth Bandel**

Signature of Joint Debtor (if any)

March 25, 2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re James Jay Bandel
Sandra Elizabeth Bandel Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 116

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 25, 2015 /s/ James Jay Bandel
James Jay Bandel
Signature of Debtor

Date: March 25, 2015 /s/ Sandra Elizabeth Bandel
Sandra Elizabeth Bandel
Signature of Debtor

Advocate Medical Group-Cardiology
75 Remittance Dr.
Suite 1773
Chicago, IL 60675-1773

American Express
P.O. Box 3001
16 General Warren Blvd.
Malvern, PA 19355

ARS National Services, Inc.
PO Box 463023
Escondido, CA 92046-3023

AT & T Mobility
P.O. Box 536216
Atlanta, GA 30353-6216

Best Buy Credit Services
P.O. Box 688911
Des Moines, IA 50368-8911

Bill Me Later
P.O. Box 105658
Atlanta, GA 30348-5658

Blatt, Hasenmiller, Leibsker, Moore
125 S. Wacker Drive
Suite 400
Chicago, IL 60606-4440

Cach, LLC
Attention: Bankruptcy Dept.
4340 South Monaco St., 2nd Floor
Denver, CO 80237

Calvary Portfolio Services
Attention: Bankruptcy Department
500 Summit Lake Dr., Suite 400
Valhalla, NY 10595

Capital 1 Bank
Attn: General Correspondence
Po Box 30285
Salt Lake City, UT 84130

Capital One
PO Box 6492
Carol Stream, IL 60197-6492

Capital One
P.O. Box 52530
Carol Stream, IL 60196

Capital One Bank
Blitt and Gaines, P.C.
661 Glenn Avenue
Wheeling, IL 90090

Carsons
P.O. Box 659813
San Antonio, TX 78265-9113

Cavalry Portfolio Services
PO Box 272288
Tempe, AZ 85285-7228

Cavalry Portfolio Services, LLC
PO Box 27288
Tempe, AZ 85285-7288

Chase
Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Chase
Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

Chase Bank
P.O. Box 15153
Wilmington, DE 19886-5153

Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

Chase Manhattan Mortgage
Attn: Bankruptcy Dept
3415 Vision Dr
Columbus, OH 43219

Children's Book of the Month Club
P.O. Box 916400
Rantoul, IL 61866-6400

Choice Recovery
P.O. Box 20790
Columbus, OH 43220

Citi Bank/AAdvantage
Citi Cards
Processing Center
Des Moines, IA 50363

Citi Cards
P.O. Box 45129
Jacksonville, FL 32232

Client Services
3451 Harry S. Truman Blvd.
St. Charles, MO 63301-4047

Client Services, Inc
3451 Harry S. Truman Blvd.
St. Charles, MO 63301-4047

Comcast
P.O. Box 3001
Southeastern, PA 19398-3001

ComEd
P.O. Box 6111
Carol Stream, IL 60197-6111

Comenity Bank
Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218-2125

Comenity Bank/Lane Bryant
Attn: Bankruptcy
P.O. Box 182686
Columbus, OH 43218

Comenity-Carson's
P.O. Box 659813
San Antonio, TX 78265-9113

Comenity-Marathon
P.O. Box 659584
San Antonio, TX 78265-9584

Comenity-Woman Within
P.O. Box 659728
San Antonio, TX 78265-9728

Computer Credit, Inc
Elmhurst Memorial Healthcare
PO Box 4052
Carol Stream, IL 60197-4052

Convergent Outsourcing, Inc.
800 SW 39th St.,
PO Box 9004
Renton, WA 98057

Credit Collection Services
Two Wells Avenue
Newton, MA 02459

Credit One Bank
P.O. Box 60500
City of Industry, CA 91716-0500

Creditors Collection B
755 Almar Pkwy.
Bourbonnais, IL 60914

Creditors Collection Bureau, Inc.
PO Box 63
Kankakee, IL 60901-0063

Dependon Collection Service, Inc.
PO Box 4833
Oak Brook, IL 60522-4833

Dept Of Ed./Navient
P.O. Box 9635
Wilkes Barre, PA 18773

Diversified Consultants, Inc.
PO Box 551268
Jacksonville, FL 32255-1268

DuPage Medical Group
15921 Collections Center Drive
Chicago, IL 60693-0159

Edfinancial Services
P.O. Box 36014
Knoxville, TN 37930-6014

Edfinancial Services
120 N Seven Oaks Dr.
Knoxville, TN 37922

Edward Hospital
P.O. Box 4207
Carol Stream, IL 60197-4207

Edward Paloyan, M.D.
333 Chestnut Street
Suite L03
Hinsdale, IL 60521

Elmhurst Anesthesiologist
P.O. Box 87916
Carol Stream, IL 60188

Elmhurst Emergency Medical Services
P.O. Box 366
Hinsdale, IL 60522

Elmhurst Memorial Hospital
P.O. Box 4052
Carol Stream, IL 60197-4052

Elmhurst Memorial Primary Care
25847 Network Place
Chicago, IL 60673-1258

Enhanced Recovery Company, LLC
8014 Bayberry Road
Jacksonville, FL 32256-7412

EOS CCA
PO Box 5012
Norwell, MA 02061-5012

Exxon Mobil
Attn.: Centralized Bankruptcy
P.O. Box 20507
Kansas City, MO 64195

GE Capital Retail Bank/JC Penney
P.O. Box 960090
Orlando, FL 32896-0090

GE Capital Retail Bank/Lowe's
P.O. Box 530914
Atlanta, GA 30353-0914

GE Capital Retail Bank/Old Navy
P.O. Box 530942
Atlanta, GA 30353-0942

GE Capital Retail Bank/Sam's Club
P.O. Box 530942
Atlanta, GA 30353-0942

GE Capital Retail Bank
P.O. Box 530927
Atlanta, GA 30353-0927

GE Capital Retail Bank/Walmart
P.O. Box 530927
Atlanta, GA 30353-0927

Genpact Services LLC
PO Box 1969
Southgate, MI 48195-0969

I.C. System, Inc.
444 Highway 96 East
P.O. Box 64378
Saint Paul, MN 55164

Illinois Collection Service
P.O. Box 1010
Tinley Park, IL 60477

Illinois Collection Service, Inc.
PO Box 1010
Tinley Park, IL 60477-9110

Integrity Solution Services, Inc.
4370 W. 109th Street
Suite 100
Overland Park, KS 66211

Internal Revenue Service
P.O. Box 9012
Holtsville, NY 11742-9012

ISAC
Isac/Attn: Bankruptcy Department
1755 Lake Cook Road
Deerfield, IL 60015

Kohl's
N56 W 17000 Ridgewood Dr.
Menomonee Falls, WI 53051

Law Firm of Allan C. Smith, P.C.
The Bucks County Office Center
1276 Veterans Highway, Ste. E-1
Bristol, PA 19007

Leading Edge Recovery Solutions
PO Box 129
Linden, MI 48451-0129

Leading Edge Recovery Solutions
5440 N. Cumberland Aave.
Ste 300
Chicago, IL 60656-1490

Leading Edge Recovery Solutions
5440 N. Cumberland Ave.
Ste. 300
Chicago, IL 60656-1490

Macy's Dept Store National Bank
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Macy's Dept Store National Bank
9111 Duke Blvd.
Mason, OH 45040

Medical Business Bureau
1175 Devin Drive
Suite 173
Norton Shores, MI 49441

Medical Business Bureau, LLC
P.O. Box 1219
Park Ridge, IL 60068-7219

Merchants' Credit Guide Co.
223 W Jackson St.
Suite 400
Chicago, IL 60606

Merchants' Credit Guide Co.
223 W. Jackson Blvd. #700
Chicago, IL 60606

Midland Credit Management, Inc
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Credit Management, Inc.
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Funding, LLC
8875 Aero Dr.
Suite 200
San Diego, CA 92123

MiraMed Revenue Group
Dept. 77304
PO Box 77000
Detroit, MI 48277-0304

MiraMed Revenue Group
Dept 77304
PO Box 77000
Detroit, MI 48277-0304

MRS Associates of New Jersey
1930 Olney Avenue
Cherry Hill, NJ 08003

Nations Recovery Center, Inc.
6491 Peachtree Industrial Blvd.
Atlanta, GA 30360

Nationwide Bank
One Nationwide Plaza
Columbus, OH 43215-2220

Nationwide Credit & Collection, Inc
815 Commerce Drive
Suite 100
Oak Brook, IL 60523

Nationwide Credit & Collection, Inc.
815 Commerce Dr.
Suite 270
Oak Brook, IL 60523-8852

Nationwide Credit, Inc
PO Box 26314
Lehigh Valley, PA 18002-6314

Nationwide Credit, Inc.
PO Box 26314
Lehigh Valley, PA 18002-6314

NCO Financial Systems, Inc.
PO Box 15630
Wilmington, DE 19850

NCO Financial Sytems, Inc
PO Box 17218
Dept. 64
Wilmington, DE 19850

Nicor Gas
P.O.Box 2020
Aurora, IL 60507-2020

Northland Group Inc.
PO Box 390846
Minneapolis, MN 55439

Northwest Collectors
3601 Algonquin Rd.
Suite 23
Rolling Meadows, IL 60008

Orchard Bank
HSBC Card Services
P.O. Box 71104
Charlotte, NC 28272-1104

Pellettieri
991 Oak Creek Drive
Lombard, IL 60148

Penn Credit
916 S. 14th Street
PO Box 988
Harrisburg, PA 17108-0988

Portfolio Recovery Associates
Attn: Bankruptcy Dept.
P.O. Box 41067
Norfolk, VA 23541

Portfolio Recovery Associates
Blatt, Hasenmiller, Leibsker & Moore LLC
10 South Lasalle Street, Ste 2200
Chicago, IL 60603

Portfolio Recovery Associates, LLC
PO Box 12912
Norfolk, VA 23541-1223

Portfolio Recovery Associates, LLC
PO Box 4115
Dept 922
Concord, CA 94524

Portfolio Recovery Associates, LLC
PO Box 12914
Norfolk, VA 23541-1223

Professional Bureau of Collections of Ma
PO Box 628
Elk Grove, CA 95759

Publishers Clearing House
P.O. Box 6344
Harlan, IA 51593-1844

RGS
PO Box 852039
Richardson, TX 75085-2039

Santander Consumer USA
P.O. Box 961245
Ft. Worth, TX 76161

Sears
P.O. Box 183081
Columbus, OH 43218-3081

SLM Financial Corp.
11100 USA Pkwy.
Fishers, IN 46037

Surgeons Ltd. Office
1200 S. York Road
Ste. 4220
Elmhurst, IL 60126-5632

The Home Depot
Processing Center
Des Moines, IA 50364-0500

United Collection Bureau, Inc.
5620 Southwyck Blvd.
Suite 206
Toledo, OH 43614

Von Maur
6565 Brady Street
Davenport, IA 52806-0396

Von Maur
Attn: Credit Dept
6565 Brady St.
Davenport, IA 52806

Wheaton Eye Clinic
2015 North Main Street
Wheaton, IL 60187-3152